

Information to identify the case:

Debtor 1	<u>Tyler Bennett</u>	Social Security number or ITIN	xxx-xx-4446
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-28615-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tyler Bennett

12/21/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Tyler Bennett
 Debtor

Case No. 18-28615-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 21

Date Rcvd: Dec 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2018.

db +Tyler Bennett, 56 Thousand Oaks Dr., Atlantic Highlands, NJ 07716-2441
 aty +Julia S Dasaro-Drescher, The Dasaro Law Firm, P.C., 9 Leonardville Rd.,
 Middletown, NJ 07748-2361
 nc +Julia S. Dasaro-Drescher, 9 Leonardville Road, Middletown, NJ 07748-2361
 517761821 CitiCards CBNA, PO Box 62414, Sioux Falls, SD 57117
 517761822 +Courtney Menna, 56 Thousand Oaks Dr., Highlands, NJ 07716-2441
 517761823 +DSBN/Macys, PO Box 8218, Mason, OH 45040-8218
 517761828 +NCD-0450, PO Box 1470, Minneapolis, MN 55440-1470
 517761829 +Thousand Oaks Village, LLC, PO Box 837, Chatham, NJ 07928-0837
 517761831 United Teletech Financial, 2005 Hance Ave., Tinton Falls, NJ 07724-2764
 517761834 +WF/Bobs Discount Furniture, PO Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 22 2018 01:08:06 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 22 2018 01:08:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517761819 EDI: BANKAMER.COM Dec 22 2018 05:23:00 Bank of America, PO Box 982238,
 El Paso, TX 79998
 517761820 EDI: CITICORP.COM Dec 22 2018 05:23:00 CBNA/Home Depot, PO Box 6497,
 Sioux Falls, SD 57117-6497
 517761824 +E-mail/Text: bankruptcy.notices@hdfsi.com Dec 22 2018 01:09:03 Harley Davidson Credit,
 3850 Arrowhead Dr., Carson City, NM 89706-2016
 517761825 +EDI: MERRICKBANK.COM Dec 22 2018 05:23:00 MABT/Ollo Card Services, PO Box 9222,
 Old Bethpage, NY 11804-9222
 517761826 EDI: RMSC.COM Dec 22 2018 05:23:00 SYNCB/Care Credit, PO Box 965036,
 Orlando, FL 32896-0061
 517766219 +EDI: RMSC.COM Dec 22 2018 05:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517761830 EDI: TFSR.COM Dec 22 2018 05:23:00 Toyota Motor Credit Corp., 5005 N. River Blvd., NE,
 Cedar Rapids, IA 52411-6634
 517761832 EDI: USBANKARS.COM Dec 22 2018 05:23:00 US Bank, Cardmember Service, PO Box 108,
 St. Louis, MO 63166
 517761833 EDI: USBANKARS.COM Dec 22 2018 05:23:00 US Bank, PO Box 790408,
 St. Louis, MO 63179-0408

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517761827 TD Bank/Target Credit

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2018 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
 Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
 kmcdonald@kmlawgroup.com, bkggroup@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4